

## ABSTRACT

The object of the present invention is to provide a method for simple but secure cashless payment, especially at different locations, and a system for implementing the method. In the method according to the invention an amount of money is read in at a merchant station and transmitted to a comparing device together with an identification code of the merchant station, the data being stored in the interim at the comparing device. The payer sends the identification code of the merchant station through a mobile cell phone to the comparing device, which compares the identification code with that of the stored data and transmits the corresponding amount of money to the cell phone. Confirmation of the payment is requested there and transmitted to the comparing device, which transmits a corresponding account entry to an account keeping device. The system for implementing the method includes a cell phone, which operates in cell phone network, a merchant station and a comparing device, which can be connected to the cell phone and the merchant station through telecommunications and/or data links.